

REMARKS

Applicants reply to the Office Action dated March 6, 2008, within the shortened three month statutory period for reply. Claims 1-22 were pending in the application and the Examiner rejects claims 1-22. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Rejection under 35 U.S.C. § 112

The Examiner rejects claims 1, 11, and 21 under 35 U.S.C. § 103(a), second paragraph, for failing to point out and distinctly claim the subject matter which Applicant regards as the invention. Specifically, the Examiner notes that the limitation including “the plurality of account statements” lacks proper antecedent basis. Applicants amend claims 1, 11, and 21 accordingly.

Rejection under 35 U.S.C. § 103

The Examiner rejects claims 1-22 under 35 U.S.C. § 103(a) as being unpatentable over Scolini et al., U.S. Patent Publication No. 2003/0233321 (“Scolini”) in view of Tsuei et al., U.S. Patent Publication No. 2004/0083184 (“Tsuei”), in view of Geiger et al., U.S. Patent No. 6,073,142 (“Geiger”) and in further view of the background of King et al., U.S. Patent Publication No. 2005/0228679 (“King”). Applicants respectfully traverse this rejection.

Scolini generally discloses an electronic, integrated invoice platform capable of incorporating complex large-scale hierarchical billing files from multiple legacy systems into a single data stream. The Scolini system processes this data stream to provide a view of the data according to an organization’s hierarchical structure.

The Scolini system serves as an independent invoice platform that can connect with a number of banking systems and corporate legacy systems to retrieve data and compile billing statements and invoices on behalf of a number of large corporate clients. Scolini further discloses that the clients may interact with the invoice platform to obtain invoices by way of the Internet. As such, clients may access the Scolini system to perform, for example, customer service operations where fast access to account information is critical.

Applicants assert that Scolini does not disclose whether invoices may be formatted according to the client’s needs and preferences through an online interface to the invoice platform, or by way of verbal communication. Through formatting indicators, the invoice platform is instructed as to how the invoices should be formatted. Moreover, Scolini discloses a

number of various parameters that are used to collect data, organize data, and present the data to the client.

Tsuei generally discloses a system for enabling anonymous payments using a credit card. The Tsuei system maintains customer information in a secure, offline database, such that requests for transaction authorization do not cause the purchaser's identity to be revealed to a merchant or any other party. Specifically, Tsuei establishes two credit cards with a line of credit that is split across a primary account and an alias account. The primary account is a conventional credit card. The alias account is constructed using security information from the associated primary account, which is provided by the applicant of the primary account. The alias account is identified by an alias name and an alias address and is stored in the secure, offline database. Primary account information is also stored in the secure, offline database and is associated with the alias account information. The Tsuei system then transfers the alias account information to the primary account database, where it is associated with the primary account.

Geiger attempts to overcome the shortcomings of prior art email systems, wherein enforcement of an organization's communication policy is difficult to enforce. The Geiger system includes an email post office that maintains a set of business rules that are defined by an organization regarding content, format, and delivery instructions for email messages generated at various levels of the organization. A rules engine determines a set of actions, specified by any business rules that are tripped by a message, to apply to the message. Geiger discloses that such rules may include, releasing, deleting, forwarding, and forwarding the message to a gatekeeper for further review.

While Scolini discloses the broad concept of an error correction process prior to the processing of invoices, a detailed description of a specific error correction process is not disclosed. Tsuei and Geiger are silent as to any error correction process or procedures for facilitating a corporate review prior to batch printing. Practitioners will appreciate that in large batch printing environments, errors are common and can be costly to an organization, especially when a large number of printing jobs are affected by one or more errors. Practitioners will further appreciate that when generating and printing account statements, certain statements and/or portions of statements are more prone to include errors than others. Therefore, flagging such error prone statements and/or statement portions for automatic detection, prior to executing of a batch printing run, significantly reduces the amount of time and resources required to correct such errors.

The Examiner has cited the background of King (which is the instant application) as disclosing the presently claimed limitations of “preventing the batch printing run until all individual account statements within the batch printing run are approved and released” and “releasing the selected account statement for the batch printing run.” Applicants respectfully disagree.

Contrary to the Examiner’s assertion, the background of King discloses the problems associated with prior art systems for printing statements. Specifically, the background of King discloses that such prior art systems require manual inspection of statements following a batch printing to ensure accuracy and consistency in appearance. If even one statement is found to have an error, then correction is made to the erroneous statement and the entire batch must be printed again. This is standard practice to “prevent duplicate billing or loss of individual statements” (King, paragraph 0002). The background of King clearly states:

“After printing, the statements are manually reviewed for accuracy and appearance in a quality review process, after which the statements are distributed to the appropriate billed parties. If problems in any statements are discovered during quality review, the data for any such erroneous statements must be re-entered into the accounting system and the entire batch printing job must be run again” (paragraph 0002, emphasis added).

Contrary to King’s discussion of the prior art, the presently claimed invention prevents batch printing of statements until the electronic statements have been inspected for quality and released. Only then, are the batch of statements printed, thereby reducing or eliminating the possibility that errors will be discovered after the printing process.

Neither of the cited references, including the background of King, discloses specific safeguards to ensure that statements are free of errors prior to execution of the batch printing run. Moreover, neither of the cited references enables a user to flag certain invoices for corporate review prior to execution of a batch printing run. As such, neither Scolini, Tsuci, Geiger, the background of King, nor any combination thereof, disclose or contemplate the unique combination of ALL the following elements, as similarly recited by independent claims 1, 11, and 21.

- receiving, from a user, a designation for corporate review corresponding to at least one of: the first account and the second account, wherein said designation for corporate review is stored with statement parameters
- assembling a directory of individual account statements, wherein said directory of individual account statements includes the designation for corporate review

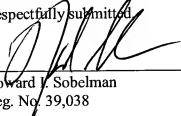
- displaying the directory of individual account statements assembled for the batch printing run
- preventing the batch printing run until all individual account statements within the batch printing run are approved and released
- receiving, from a reviewer, a selection of an account statement from the directory for review;
- presenting the selected account statement to the reviewer
- receiving, from the reviewer, at least one of: an approval of the selected account statement, a rejection of the selected account statement, a correction of the selected account statement, a request for regeneration of the selected account statement, and a request to delete the selected account statement
- releasing the selected account statement for the batch printing run,

Dependent claims 2-10, 12-20, and 22 variously depend from independent claims 1, 11, and 21. As such, dependent claims 2-10, 12-20, and 22 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted

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